

**State of Michigan
Department of Labor & Economic Growth
Office of Financial and Insurance Services**

**Enforcement Actions
April - June 2005**

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Ackerman, James A. Freeland, MI	05-3062	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	06-10-05	Licensed surrendered & respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future.
All World Financial, LLC Southfield, MI	04-2810	Mortgage	Order to Cease and Desist	10-28-04	MCL 445.1652 Conducting business in name other then which is designated	Final Order	04-29-05	Cease & Desist
Avalon Financial Corp. Kentwood, MI	05-3065	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	06-10-05	Licensed surrendered & respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future.
BESTRATEDIRECT.COM, INC. Melbourne, FL	05-3067	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	05-19-05	\$500 Civil Fine; \$1,000 Late Penalty fee

Enforcement Actions
April – June 2003
Page 2

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Brothwell, Harold B. III Golden Sports Club Marion, MI	05-2999	Securities	Order to Cease and Desist	02-22-05	MCL 451.501 Unlawful Practices	Final Order	04-15-05	Cease & Desist
Chiu-Yueh Chen Sweethome Financial Corp. Rochester, MI	05-3026	Mortgage	Proposed Stipulation and Consent Order	03-17-05	MCL 445.1652 Unlicensed activity	Consent Order	04-11-05	\$1,000.00 Civil Penalty
Credit People Company (The) Herndon, Virginia	05-3073	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	06-19-05	Licensed surrendered & respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future
Dziewicki, Gregory Chester Lansing, MI	05-3005	Insurance/Securities	Proposed Stipulation and Consent Order	05-10-05	MCL 500.1239(h) Fraudulent Practices	Consent Order	05-10-05	\$2,500.00 Civil Penalty
Elend Mortgage, LLC Houston, TX	05-3075	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	06-27-05	Licensed surrendered & respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future.
Enterprise Mortgage, Corp. Lansing, MI	04-2811	Mortgage	Notice of Opportunity to Show Compliance	09-17-04	MCL 445.1652 Engaging in Unlicensed activity	Consent Order	04-05-05	Revocation

Enforcement Actions
April – June 2003
Page 3

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Equal Mortgage Corporation Southfield, MI	05-3153	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) & MCL 493.5a(13) Failure to submit annual report	Consent Order	05-19-05	\$1,000 Civil Fine; \$2,000 Late Penalty fee
Federal Oil Company Bay City, MI	04-2822	Insurance/Securities	Order to Cease and Desist	03-07-05	MCL 451.501 Unlawful Practices	Final Order	04-15-05	Cease & Desist
Finance One LLC Madison Heights, MI	05-3078	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	05-19-05	\$500 Civil Fine; \$1,000 Late Penalty fee
Financial One LLC, A Delaware Co. Lathrup Village, MI	02-1098 and 01-931	Mortgage	Notice of Opportunity to Show Compliance	08-22-02	MCL 445.1672 Company Failure to Respond	Consent Order	04-20-05	\$3,500.00 Civil Penalty
First Discount Mortgage, LLC Atlanta, GA	05-3154	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) & MCL 493.5a(13) Failure to submit annual report	Consent Order	05-27-05	\$1,000 Civil Fine; \$2,000 Late Penalty fee
Forward Financial Company Northboro, Mass.	05-3081	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	06-22-05	\$500 Civil Fine; \$1,000 Late Penalty fee

Enforcement Actions
April – June 2003
Page 4

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Fox, Jason D. Lathrup Village, MI	05-3082	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	06-28-05	Licensed surrendered & respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future.
Genautis, Robert J. Ada, MI	05-3083	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	06-29-05	Licensed surrendered & respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future.
Genesis Mortgage Corporation Livonia, MI	05-3154	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 493.56a(13) Failure to submit annual report	Consent Order	06-14-05	\$500 Civil fine \$1,000 Late penalty fee
Griswold, Christina A. Muskegon, MI	05-3086	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	06-30-05	Licensed surrendered & respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future.
Huizenga, John M. Hudsonville, MI	05-3028	Mortgage	Proposed Stipulation and Consent Order	03-09-95	MCL 445.1652 Engaging in Unlicensed activity	Consent Order	04-04-05	\$1,000 Civil Penalty

Enforcement Actions
April – June 2003
Page 5

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
I.T. Mortgage Corporation Farmington, MI	05-3155	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) & 493.56a(13) Failure to submit annual report	Consent Order	06-30-05	\$1,000 Civil fine \$2,000 Late penalty
Infiniti Financial Corp. Eaton Rapids, MI	05-3092	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	06-22-05	Licensed surrendered & respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future.
Lending Firm, The LLC Detroit, MI	04-2812	Mortgage	Notice of Opportunity to Show Compliance	09-23-03	MCL 445.1671 Failure to maintain books; MCL 445.1652 Unlicensed activity	Consent Order	04-29-05	Cease and Desist
Michigan North Mortgage Services, Inc. Bay City, MI	05-3156	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	05-27-05	\$1,000 Civil fine \$2,000 Late penalty fee
Minute Man Financial Holding Company Troy, MI	05-3148	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	06-29-05	\$1,500 Civil fine \$1,000 Late penalty fee
My Insurance Agency Dearborn, MI	05-2993	Insurance	Notice of Opportunity to Show Compliance	03-07-05	MCL 500.2005(a) Misrepresentation	Consent Order	04-27-05	Revocation
National Future Mortgage, Inc. Gibbsboro, NJ	05-3108	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	05-18-05	\$500 Civil fine \$1,000 Late penalty fee

Enforcement Actions
April – June 2003
Page 6

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Osborne, Kenneth A. Holland, MI	05-3115	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	06-22-05	Licensed surrendered & respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future.
Ovadek, Michael W.J. Bingham Farms, MI	05-3116	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	06-14-05	Licensed surrendered & respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future.
Prime Lending, A Plains Capital Company Dallas, TX	05-3120	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	05-18-05	\$500 Civil fine \$1,000 Late penalty fee
Provident Mortgage Corp. of Minn. Minneapolis, MN	05-3157	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) and MCL 493.56a(13) Failure to submit annual report	Consent Order	05-23-05	\$1,000 Civil fine \$2,000 Late penalty fee

Enforcement Actions
April – June 2003
Page 7

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Reid, Christopher B. Ada, MI	05-3122	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	06-14-05	Licensed surrendered & respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future.
Robert Ellsworth Mortgage Company Grosse Pointe, MI	05-3152	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	06-14-05	Licensed surrendered & respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future.
Ryan, Debra F Grand Blanc, MI	05-2997	Insurance/Securities	Notice of Opportunity to Show Compliance	03-03-05	MCL 500.1207(1) Fiduciary Violation	Consent Order	05-10-05	Revocation
Sail-Cor Company Grand Rapids, MI	05-3126	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	05-18-05	\$500 Civil fine \$1,000 Late penalty fee

Enforcement Actions
April – June 2003
Page 8

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Shaw, Deborah L. Portage, MI	05-3127	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	06-10-05	Licensed surrendered & respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future.
Sova, David C. Midland, MI	03-1168	Insurance/Securities	Notice of Opportunity to Show Compliance	01-05-05	MCL 451.601 Unregistered activity; MCL 500.1239(1)(h) Conduct unbecoming an agent	Consent Order	06-08-05	Revocation
Starco Mortgage Corporation Sylvan Lake, MI	05-3129	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	06-22-05	\$500 Civil fine \$1,000 Late penalty fee
Terra Link, Inc. Gettysburg, PA	04-2820	Securities	Order to Cease and Desist	02-22-05	MCL 451.501 Unlawful Practices	Final Order	04-15-05	Cease & Desist
Thomas Weisel Partners LLC Los Angeles, CA	05-3552	Securities	Administrative Consent Order	05-16-05	MCL 451.604(a)(1)(G) dishonest or unethical business practices; MCL 451.604(a)(2) failure to supervise; MCL 451.501(1)(2) and (3) Unlawful Practices	Consent Order	05-24-05	\$153,154 Civil Penalty

Enforcement Actions
April – June 2003
Page 9

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Trian, LLC Austin, TX	05-3131	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	05-18-05	\$500 Civil fine \$1,000 Late penalty fee
United California Systems International, Inc. Los Angeles, CA	05-3133	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	05-18-05	\$500 Civil fine \$1,000 Late penalty fee
US Credit Management, Inc. Irving, TX	05-3164	Securities	Order to Cease and Desist	05-27-05	MCL 451.413 Unlicensed debt management business and MCL 451.433 Failure to Respond	Final Order	06-15-05	Cease & Desist
USA First Mortgage, Inc. Canton, MI	05-3134	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	06-29-05	Licensed surrendered & respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future.
Walker, Edith Y Southfield, MI	05-2998	Insurance	Notice of Opportunity to Show Compliance	03-03-05	MCL 500.1208 Agent effecting insurance on own property within 12 month period, more than 15 %	Consent Order	05-10-05	Revocation